

Regional Planning Agencies (PRPAs)

Agency: Berkshire Regional Planning Commission
Address: 33 Dunham Mall, Pittsfield, MA 01201-6207
Phone: (413) 442-1521
Fax: (413) 442-1523

Agency: Cape Cod Commission
Address: 3225 Main Street, Barnstable, MA 02630
Phone: (508) 362-3828
Fax: (508) 362-3136

Agency: Central Massachusetts Regional Planning Commission
Address: 35 Harvard Street, Worcester, MA 01609-2801
Phone: (508) 756-7717
Fax: (508) 792-6818

Agency: Franklin Regional Council of Governments
Address: 425 Main Street, Greenfield, MA 01301
Phone: (413) 774-3167
Fax: (413) 774-3167

Agency: Martha's Vineyard Commission
Address: Old Stone Building, New York Avenue, Oak Bluffs, MA 02557
Phone: (508) 693-3453
Fax: (508) 693-7894

Agency: Merrimack Valley Planning Commission
Address: 160 Main Street, Haverhill, MA 01830-5000
Phone: (978) 374-0519
Fax: (978) 372-4890

Agency: Metropolitan Area Planning Council
Address: 60 Temple Place, Boston, MA 02111
Phone: (617) 451-2770
Fax: (617) 482-7185

Agency: Montachusett Regional Planning Commission
Address: R1427 Water Street, Fitchburg, MA 01420
Phone: (978) 345-7376
Fax: (978) 345-9867

Agency: Nantucket Planning and Economic Development Comm
Address: 1 East Chestnut Street, Nantucket, MA 02554
Phone: (508) 228-7237
Fax: (508) 228-7236

Agency: Northern Middlesex Council of Governments
Address: 115 Thorndike Street, Lowell, MA 01852-3308
Phone: (978) 454-8021
Fax: (978) 454-8023



Agency: Old Colony Planning Council
Address: 70 School Street, Brockton, MA 02401-4097
Phone: (508) 583-1833
Fax: (508) 559-8768

Agency: Pioneer Valley Planning Associates
Address: 26 Central Street, West Springfield, MA 01089
Phone: (413) 781-6045
Fax: (413) 732-2593

Agency: Southeastern Regional Planning and Economic Develop District
Address: 88 Broadway, Taunton, MA 02780
Phone: (508) 824-1367
Fax: (508) 880-7869

Other helpful Planning Organizations:

Agency: Massachusetts American Planning Association
Address: 100 Morrissey Boulevard, Boston, MA 02125-3393
Phone: (617) 287-5607
Website: www.massapa.org

Agency: Massachusetts Municipal Association
Address: 60 Temple Place, Boston, MA 02111
Phone: (617) 426-7272
Fax: (617) 695-1314

Technical Assistance for Affordable Housing

Community Development Corporations

Affordable housing can be developed and/or owned by nonprofit groups such as a community based development group, community development corporation (CDC) or church. The advantages are that the housing can be developed less expensively and remain affordable in perpetuity. For a complete list of CDCs, contact:

Agency: CHAPA - Citizens' Housing & Planning Association,
Address: 18 Tremont Street, Boston, MA 02109
Phone: (800) 466-3111
Website: www.chapa.org.

The following is a selected list of CDCs around the state that operate affordable housing programs:

Agency: Allston-Brighton Community Development Corporation
Address: 15 North Beacon Street; Allston, MA 02134
Phone: 617-787-3874
Fax: 617-787-0425
E-mail: abcdc@allstonbrightoncdc.org

ADDITIONAL RESOURCES AND TOOLS

APPENDIX
CC-3



Agency: Brightwood Development Corporation
Address: 2345 Main Street; Springfield, MA 01107
Phone: 413-734-2144 or 413-736-8373
Fax: 413-746-3934

Agency: Cambodian American League of Lowell, Inc.
Address: 60 Middlesex Street; Lowell, MA 01852
Phone: 978-454-3707
Fax: 978-441-1781
Website: <http://www.cambodianusa.com>

Agency: Chelsea Neighborhood Housing Services
Address: 162 Shawmut Street; Chelsea, MA 02150
Phone: 617-889-1375
Fax: 617-884-8406
E-mail: CNHS@bellatlantic.net

Agency: Coalition for a Better Acre
Address: 450 Merrimack Street; Lowell, MA 01854
Phone: 978-452-7523
Fax: 978-452-4923
E-mail: theacre@ix.netcom

Agency: Codman Square Neighborhood Development Corporation
Address: 628 Washington Street; Dorchester, MA 02124
Phone: 617-825-4224
Fax: 617-825-0893

Agency: Dorchester Bay Economic Development Corporation
Address: 594 Columbia Road, #302; Dorchester, MA 02125
Phone: 617-825-4200
Fax: 617-825-3522
E-mail: DORBAY@aol.com

Agency: Fenway Community Development Corporation
Address: 73 Hemenway Street; Boston, MA 02115
Phone: 617-267-4637
Fax: 617-267-8591

Agency: Hilltown Community Development Corporation
Address: PO Box 17 (432A Main Road); Chesterfield, MA 01012-0017
Phone: 413-296-4536
Fax: 413-296-4020
E-mail: staff@hilltowncdc.org

Agency: Housing Assistance Corporation
Address: 460 West Main Street; Hyannis, MA 02601
Phone: 508-771-5400
Fax: 508-775-7434
Website: www.oncapecod.net/hac



Agency: Hungry Hill Community Development Corporation
Address: 776 Liberty Street; Springfield, MA 01104
Phone: 413-788-9014
Fax: 413-732-1326
E-mail: HHDC@aol.com

Agency: Lawrence Planning & Community Neighborhood
Development Program
Address: 197 Essex Street; Lawrence, MA 01840
Phone: 978-685-3115
Fax: 978-683-3946

Agency: Lower Cape Cod Community Development Corporation
Address: PO Box 1860 (Main Street Merchantile, #6);
Eastham, MA 02651
Phone: 508 240-7873
Fax: 508-240-5085
Website: www.lowercape.org

Agency: Main South Community Development Corporation
Address: 1020 Main Street; Worcester, MA 01603
Phone: 508-752-6181
Fax: 508-797-4514
E-mail: AFWES@aol.com

Agency: Mission Hill Neighborhood Housing Services
Address: 1530 Tremont Street; Boston, MA 02120
Phone: 617-442-5449
Fax: 617-442-5457

Agency: Neighborhood Development Corporation
of Jamaica Plain
Address: 31 Germania Street; Jamaica Plain, MA 02130
Phone: 617-522-2424, x231
Fax: 617-524-3596
E-mail: Rthal@JPNDC.org

Agency: Neighborhood of Affordable Housing
Address: 22 Paris Street; East Boston, MA 02128
Phone: 617-567-5882, x214
Fax: 617-567-7563

Agency: North County Community Development Corporation
Address: The Venture Center; 243 Union Avenue;
North Adams, MA 01247
Phone: 413-664-8500
Fax: 413-664-8600
Website: www.northcountycdc.org





ADDITIONAL RESOURCES AND TOOLS

APPENDIX
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Agency: Nuestra Comunidad Development Corporation
Address: 56 Warren Street, Suite 200; Roxbury, MA 02119
Phone: 617-427-3599
Fax: 617-989-1216
Website: <http://home.earthlink.net/~Nuestra>

Agency: Nueva Esperanza, Inc.
Address: 401 Main Street; Holyoke, MA 01040
Phone: 413-533-9442
Fax: 413-533-2661

Agency: Oak Hill Community Development Corporation
Address: 74 Providence Street; Worcester, MA 01604
Phone: 508-754-2858
Fax: 508-754-0138

Agency: Quincy-Geneva Housing Development Corporation
Address: PO Box 51 (320 Blue Hill Avenue); Dorchester, MA 02121
Phone: 617-442-5711
Fax: 617-442-4520
E-mail: Qgeneva@aol.com

Agency: Salem Harbor Community Development Corporation
Address: 102 Lafayette Street; Salem, MA 01970
Phone: 978-745-8071
Fax: 978-745-4345

Agency: South Boston Neighborhood Development Corporation
Address: 365 West Broadway; South Boston, MA 02127
Phone: 617-268-4813
Fax: 617-268-9610

Agency: Tent City Corporation
Address: 434 Massachusetts Avenue, #204; Boston, MA 02118
Phone: 617-262-4103
Fax: 617-262-8713
E-mail: NH5046@earthlink.net

Agency: Twin Cities Community Development Corporation
Address: 195 Kimball Street; Fitchburg, MA 01420
Phone: 978-342-9561
Fax: 978-345-7905
E-mail: TwinCDC@ix.netcom.com

Agency: Urban Edge Housing Corporation
Address: 2010 Columbus Avenue; Roxbury, MA 02119
Phone: 617-522-5515
Fax: 617-522-5584
E-mail: hacobian@urbanedge.org

Agency: Valley Community Development Corporation
Address: 16 Armory Street; Northampton, MA 01060
Phone: 413-586-5855
Fax: 413-586-7521

Agency: Waltham Alliance to Create Housing, Inc.
Address: 333 Moody Street, #201; Waltham, MA 02154
Phone: 781-891-6689
Fax: 781-891-1703

Agency: Worcester Common Ground
Address: 7-11 Bellevue Street; Worcester, MA 01609-1819
Phone: 508-754-0908
Fax: 508-754-8771
E-mail: wcg@plusnet.com

Agency: Worcester East Side Community
Development Corporation
Address: 218 Shrewsbury Street, 2nd Floor; Worcester, MA 01604
Phone: 508-799-6942
Fax: 508-799-0110

Financial Assistance for Affordable Housing

Department of Housing and Community Development (DHCD) -
Division of Private Housing Funding Sources

One of the primary issues in the development of all real estate is financial feasibility. In the case of affordable housing, however, the issue is much more pronounced. The process of producing and maintaining housing for low- and very low-income individuals and families simply will not support 100% conventional financing through private lending institutions. Therefore, in the affordable housing world, identifying and securing sufficient, appropriate resources is critical from the first step.

DHCD's Division of Private Housing administers several federal and state funded programs that provide financing to communities, for-profit and not-for-profit developers creating affordable homeownership and rental opportunities in the private sector. Among the programs administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, programs that make housing overstock and foreclosure properties available to first time homebuyers, and programs that provide advantageous home financing terms for low- and moderate-income families.

The specific financing programs administered by the division are the Low-Income Housing Tax Credit (LIHTC), the HOME Investment Partnerships Program (HOME), the Housing Stabilization Fund (HSF), the Housing Innovations Fund (HIF) and the Soft Second Loan Program. All of these funds may be secured independently or in combination with one another. The only exception is that HOME and HSF funds may not





be included as sources in the same application.

In addition, the Division of Private Housing also oversees the review of Chapter 40B projects through the Local Initiative Program (LIP) and maintains oversight of affordable homeownership resale opportunities through the Homeownership Opportunity Program (HOP).

Low-Income Housing Tax Credit (LIHTC)

The tax credit for low-income rental housing was created by the U.S. Congress under Section 252 of the Tax Reform Act of 1986 to promote the construction and rehabilitation of housing for low-income persons. The tax credit provides a means by which developers may raise capital for the construction or acquisition and substantial rehabilitation of housing for low-income persons. In the Commonwealth of Massachusetts, DHCD is responsible for allocating these credits and each year the department prepares an annual plan known as the Qualified Allocation Plan (QAP). The QAP describes in detail the Department's selection criteria and preferences for project types to evaluate applications for awarding that year's credits.

Tax credits are available on a competitive basis to both for-profit and not-for-profit developers. All tax credit buildings must be retained as rental housing with affordability restrictions for a period of at least 30 years.

At least 20% of rental units must be rent restricted and occupied by households with incomes no higher than 50% of the area median gross income as determined by the U.S. Department of Housing and Urban Development (HUD). Or, at least 40% of the rental units must be rent restricted and occupied by households with incomes no higher than 60% of the area median gross income as determined by HUD.

The full text of the LIHTC Program Guidelines as well as the QAP are available for review by interested parties on the Division of Private Housing web page located within the DHCD website (<http://www.state.ma.us/dhcd/components/private/default.htm>). LIHTC staff can be reached by phone at (617) 727-7824.

HOME Program

The HOME Investments Partnership Program (HOME) was created by the National Affordable Housing Act of 1990 to encourage state and local governments to carry out multi-year housing strategies through the acquisition, rehabilitation, and new construction of housing. The HOME statute and regulations outline specific requirements for the program, but also allow DHCD the flexibility to design and tailor affordable housing strategies to address local needs and housing conditions. The four basic program components of HOME that DHCD implements in Massachusetts are:

- Rental production and preservation.
- First-time homebuyer - downpayment and closing cost assistance.



- First-time homebuyer - project-based subsidies.
- Rehabilitation assistance for existing homebuyers.

HOME funds are allocated on a competitive basis through scheduled funding cycles. In HOME or CDBG entitlement communities, the maximum amount of HOME available is the lesser of \$600,000 per project or \$40,000 per HOME-assisted unit. In non-entitlement communities the maximum amount of HOME available for rental projects is the lesser of \$600,000 per project or \$45,000 per HOME-assisted unit. Eligible applicants for funding are municipalities, for-profit developers and non-profit housing organizations.

The full text of the HOME statute and regulations are available for review by interested parties on the U.S. Department of Housing and Urban Development's website (<http://www.hud.gov/cpd/home/home-web.html>). HOME staff can be reached by phone at (617) 727-7824.

Housing Stabilization Fund (HSF)

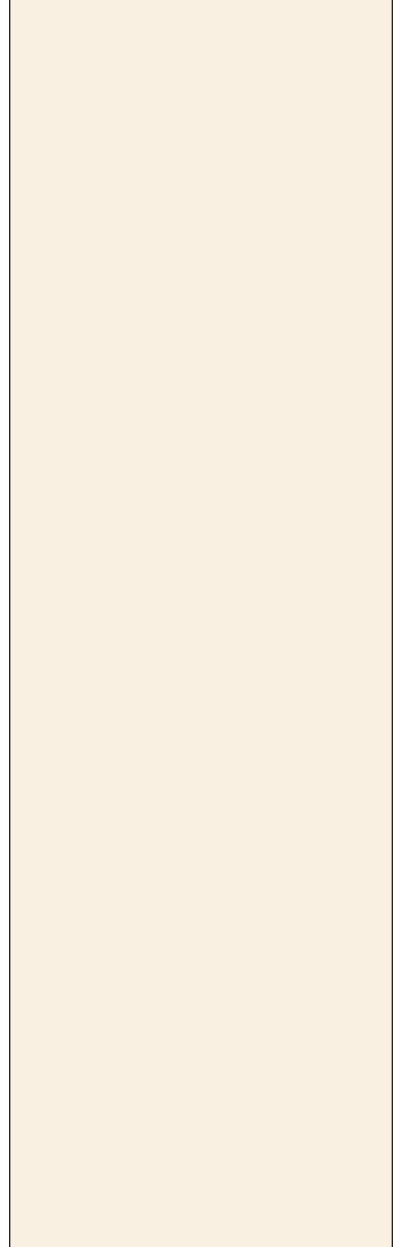
The Housing Stabilization Fund (HSF) was created for the purpose of stabilizing cities and towns by providing financial support for the acquisition, preservation and rehabilitation of affordable housing with a specific emphasis on the reuse of distressed properties. In the most recent bond bill, eligibility has been extended to allow new construction on infill sites created by the demolition of distressed property. HSF is offered on a competitive basis to both for-profit and non-profit developers and can be used for both rental and project-based homeownership.

The full text of the HSF Guidelines and Regulations is available for review by interested parties on the Division of Private Housing web page located within the DHCD website (<http://www.state.ma.us/dhcd/components/private/default.htm>). HSF staff can be reached by phone at (617) 727-7824.

Capital Improvement and Preservation Fund

The Capital Improvement and Preservation Fund (CIPF) was included in the Massachusetts 1998 Housing Bond Bill. CIPF is intended to help preserve and improve projects where the prepayment of a state or federally-assisted MHFA mortgage would lead or has led to the termination of a use agreement for low-income housing. CIPF funds are currently available on a rolling basis; however, it is subject to the bond expenditure cap that is established for DHCD by the Executive Office of Administration and Finance. The maximum request is the lesser of \$20,000 per affordable unit or \$1,000,000.

The full text of the CIPF Guidelines and Regulations are available for review by interested parties on the Division of Private Housing web page located within the DHCD website (<http://www.state.ma.us/dhcd/components/private/default.htm>). CIPF staff can be reached by phone at (617) 727-7824.





The Soft Second Loan Program

The Soft Second Loan Program is a joint effort among DHCD, the Massachusetts Bankers Association, and the Massachusetts Housing Partnership Fund. The program makes purchasing a home easier by combining a conventional first mortgage with a publicly subsidized second mortgage.

Eligible applicants for this program are municipalities in partnership with lending institutions.

More information on the Soft Second Loan Program can be found on the DHCD website http://www.magnet.state.ma.us/dhcd/publications/fact_sheets/softsecond.pdf. Soft Second staff can be reached by phone at (617) 727-7824.

Housing Innovations Fund

The Housing Innovations Fund (HIF) was created to support the development of alternative forms of rental and ownership housing. An alternative form of housing may be a residential development involving a specialized level of management or social services, an innovative financing or ownership structure or other innovative features including, but not limited to, any of the following types of housing: single room occupancy; transitional housing for the homeless; transitional and shelter housing for battered women and/or their children; limited equity cooperative; preservation of expiring use properties.

These funds are available on a competitive basis to not-for-profit developers only. Applications should involve the creation or preservation of alternative forms of housing. Housing creation must involve either new construction or rehabilitation and conversion of a property from a non-eligible to an eligible HIF use. However, properties that already incorporate a HIF eligible use may receive HIF funding if they involve: (a) transfer of ownership to a non-profit or CDC developer; and/or (b) physical improvements to the real estate necessary to preserve both it's habitability and use or to accommodate new program or service needs of residents.

All HIF buildings must be retained as rental housing with affordability restrictions for at least 30 years. While many HIF projects will provide housing exclusively for low-income populations, at a minimum, at least 50% of the units must be occupied by households with incomes below 80% of the area median gross income as determined by the U.S. Department of Housing and Urban Development (HUD). Within this group of units, at least half (25% of the total number of units) must be occupied by households with incomes below 50% of the area median gross income as determined by HUD.

The full text of the HIF Guidelines and Regulations are available for review by interested parties on the Division of Private Housing web page located within the DHCD website (<http://www.state.ma.us/dhcd/components/private/default.htm>). HIF staff can be reached by phone at (617) 727-7824.

Tax Relief to Support Affordable Housing

Massachusetts' laws provide several avenues of property tax relief; such relief may assist low-income elders, the disabled, and veterans to remain in their homes by partially offsetting property taxes. More information on specific abatements, exemptions, and deferrals are available from the office of the city or town's Board of Assessors, other staff from the community's Council on Aging or other organizations offering assistance to the elderly or disabled may also be able to offer information and assistance. The deadline for applying for most exemptions is December 15 of each year or three months after the mailing of tax bills, whichever is later. It is important to note that several of these abatements and exemptions are available only by local option -- that is, the municipality's legislative body must have accepted certain provisions of state law in order for individuals in the city or town to be eligible. The city or town Board of Assessors will know which statutes have been accepted and are in effect in your community.

Exemptions are available for certain categories or veterans and their surviving spouses, the blind, those seeking abatements because of "age, infirmity, and poverty", abatements of property tax increases for water and sewer debt costs, and those renovating their properties in order to provide housing for those over 60 years of age (e.g. "grandmother apartment"). Most abatements and exemptions have a maximum dollar limit of value, and require submission of an application yearly with the local Board of Assessors.

Senior Citizen Property Tax Work-Off Abatement

Cities and towns may adopt a state law authorizing those over 60 years old to volunteer their services to the community in exchange for a property tax reduction. The maximum reduction allowed by law is \$500. The rate of service per hour used to calculate the reduction cannot exceed the Commonwealth's minimum wage (as of July, 2000, the state minimum wage is \$6.00/hr. and rises to \$6.75/hr. effective in January, 2001.- see below). The community adopts a bylaw or ordinance setting forth the procedures governing operation of the program.

(1) The following basic minimum wage applies to all occupations as defined in M.G.L. c. 151, § 2: \$5.25 (effective 1/1/97); \$6.00 (effective 1/1/2000); \$6.75 (effective 1/1/2001). Notwithstanding the provisions of 455 CMR 2.00, in no case shall the basic minimum wage be less than 10¢ higher than the effective Federal minimum wage rate.

Economic Target Areas in Individual Communities

Attleboro	Lynn
Boxborough	Milford
Brockton	Somerville
Cambridge	Springfield
Chelsea	Waltham
Haverhill	Wareham
Maynard	Worcester
Middleborough	

Regional Economic Target Areas

Barnstable County:

All towns

Berkshire County:

Great Barrington, Lee, Lenox, Pittsfield, Sheffield

Beverly and Salem

Billerica and Burlington

Blackstone Valley:

Blackstone, Douglas, Grafton, Hopedale, Mendon, Millbury, Millville, Northbridge, Sutton, Upton, Uxbridge

Cape Ann: Essex,

Gloucester, Ipswich, Manchester, Rockport

Fall River and Somerset

Fort Devens and Ayer

Framingham/Marlborough/

Hudson/Northborough

Greater Franklin County:

Amherst, Ashfield, Athol, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving,

Gill, Greenfield, Heath,

Leverett, Leyden, Monroe,

Montague, New Salem,

Northfield, Orange,

Phillipston, Rowe,

Shelburne, Sunderland,

Whately

Greater New Bedford:
New Bedford, Acushnet,
Dartmouth, Fairhaven,
Freetown, Rochester
Greater Taunton: Berkley,
Dighton, Norton, Taunton
Holyoke Regional:
Chicopee, Easthampton,
Holyoke, Westfield
Lawrence and Methuen
Lowell and Chelmsford
Northern Berkshire County:
Adams, North Adams,
Williamstown
Northern Worcester County:
Ashburnham, Barre,
Clinton, Fitchburg, Gardner,
Hubbardston, Lancaster,
Leominster, Lunenburg,
Rutland, Templeton,
Westminster, Winchendon
Quincy Area: Braintree,
Canton, Hingham, Hull,
Quincy, Randolph
South Central
Massachusetts: Brimfield,
Charlton, Dudley, Holland,
Oxford, Southbridge,
Spencer, Sturbridge, Wale,
Webster
South Shore Tri-Town:
Abington, Rockland,
Weymouth
Telecom City ETA:
Everett, Malden, Medford
Ware River Valley:
Hardwick, Monson, Palmer,
Ware, Warren, West
Brookfield

Historic Owner-Occupied Residences

State law allows cities and towns, by local option, to adopt a special assessment that captures the increased value of substantially rehabilitated historic residences over a period of five years, with 1/5 of the increased assessed value added each year until the full value assessment is reached. Rehabilitation activities must meet the standard of the Massachusetts Historical Commission (MHC). For additional information, contact the city or town Board of Assessors to determine if your community has adopted a bylaw or ordinance authorizing this practice. Contact MHC (telephone: 617-727-8470) or the municipality's Historic Commission or Historic District Commission to determine if the property as rehabilitated would qualify for the special assessment.

Income Tax Credit for Low and Moderate Income Seniors

In addition, a state income tax credit for property taxes will be available to low- and moderate-income seniors on tax returns in 2002. This "circuit breaker" program has higher income limits than the property tax exemptions referenced above. The maximum credit for tax year 2001 is \$375; this will rise in future years to \$750.

Income Tax Credit for Septic System Repair/Replacement

State law authorizes a state income tax credit of up to \$1,500 yearly (to a maximum of \$6,000 over five years) for expenses incurred to meet Title V compliance for a principal residence or to connect to a municipal sewer service, under certain conditions.

A 5-year carryover of any unused credit is allowed.

Lead Paint Removal Credit

The state provides a state income tax credit of up to \$1,500 for each housing unit where lead paint is removed in compliance with state requirements and regulations. Unused credits may be carried over for up to 7 years.

Additional information on the state income tax credits described briefly above may be found in the Instructions of the Commonwealth of Massachusetts Income Tax Form (Form 1) or visit the state Department of Revenue web site <http://www.dor.state.ma.us/forms/>.

Technical Assistance for Economic Development

Massachusetts has created a simple, streamlined approach to economic development assistance for communities assessing their economic development needs and for businesses looking to locate or expand in the Commonwealth. Each One-Stop Business Center of the Massachusetts Office of Business Development (MOBD) is staffed with professionals who know about Massachusetts' programs and opportunities for businesses throughout the state. MOBD seeks to assist both new and established businesses in the state and to serve as a resource for companies seeking to locate here.

An MOBD Project Manager assists in identifying state or other resources that can be accessed to meet the community's or the company's needs, taking it step-by-step through the process.

The staff at the One-Stop Business Centers knows the availability of sites, skilled workers, training/education, and financing. MOBD staff can also connect an interested business with local economic development groups as well as with other statewide agencies.

Locating Business Ventures

MOBD will work with cities and towns that are looking to attract new businesses. Businesses can use the free Massachusetts Site Finder Service, offered through the Massachusetts Alliance for Economic Development. A confidential, statewide search for industrial land or buildings to fit a company's specifications can be done quickly and professionally for any expanding business.

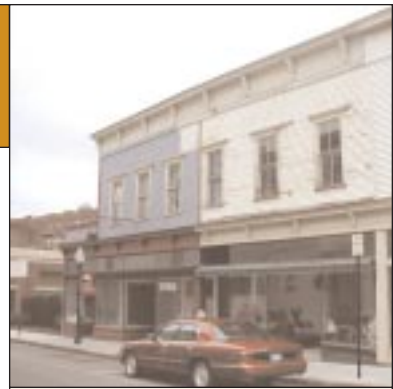
MOBD can also provide up-to-date Community Profiles of cities and towns companies are considering as business locations. Information provided includes the local tax structure, local permitting requirements, and a demographic profile of area residents.

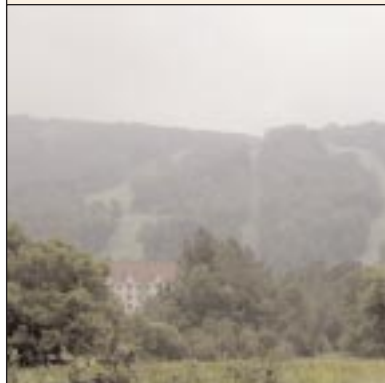
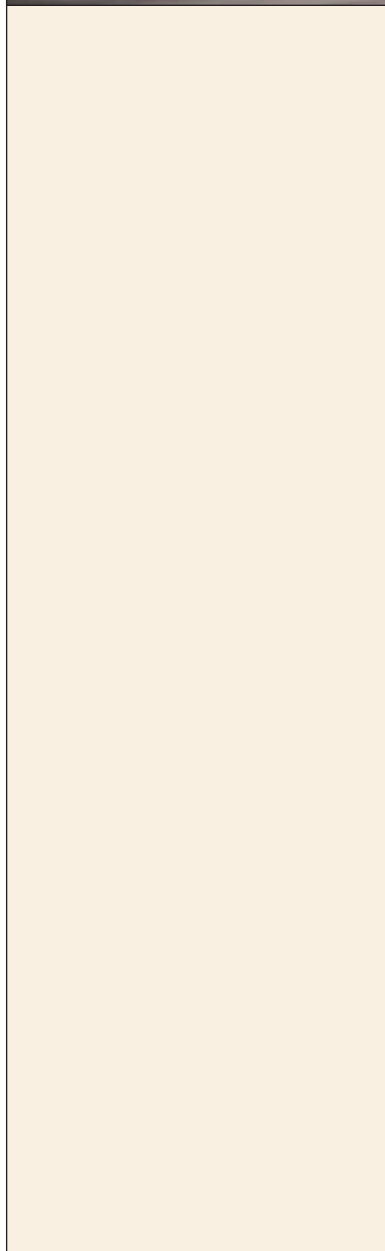
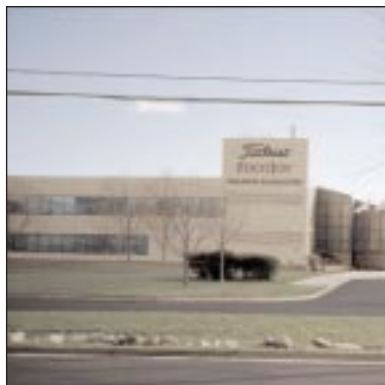
One-stop Permitting

Massachusetts has implemented a One-Stop Permitting Program for all state-issued construction-related permits. A business can access this program by calling 1-800-5-CAPITAL. A Project Manager will identify and assist in obtaining all required permits.

Massachusetts Manufacturing Extension Partnership

Mass MEP can help a company plan and implement a strategy for increased competitiveness, whether by adopting new production technologies and management techniques, finding new markets, or training its workforce. Industry led regional offices are staffed by Field Agents who will work with a business to combine sources of assistance most responsive to the business's needs.





Small Business Assistance

Some of the ways that MOBD can assist new and growing companies include:

- The new comprehensive guide: "Starting a Business in Massachusetts" is now available either upon request at MOBD offices or on-line.
- Business or Marketing Plan Development: The Commonwealth has a statewide network of Small Business Development Centers, staffed with professionals who provide free one-to-one counseling and workshops to prospective and existing small businesses. Counseling services include business and financial plan development, domestic and international marketing analysis, cash flow management, and human resource issues (training, placement, recruitment).
- Training programs on a variety of topics of interest to smaller business are offered for a fee.
- MOBD can put a company in touch with a Small Business Development Center in its area. Financing: Several debt, equity, loan guarantee, grant and bonding programs are available to smaller businesses. For example, the Capital Access Program streamlines access to bank loans of up to \$500,000 for smaller business borrowers in Massachusetts. Small Business Development Counselors can find the right funding for any venture, and assist companies in developing and packaging their business plans and applications for financing.

Minority and Women-Owned Businesses

The State Office of Minority and Women Business Assistance (SOMWBA) certifies companies as minority or women-owned or controlled, and publishes a directory listing of verified firms. SOMWBA provides management and technical assistance seminars and workshops for minority and women entrepreneurs on a wide variety of business topics. Contact MOBD to learn more about the following programs:

- Minority Business Financing: A MOBD Project Manager can guide a company to several targeted financing programs including the Community Development Finance Corporation's Urban Initiative Fund, the Economic Development Fund and others.
- Management Counseling: Massachusetts Small Business Development Centers provide free counseling and technical assistance to start-ups and smaller businesses; over 40% of their clients are women and minority entrepreneurs. There are also specialized Minority Business Assistance Centers with multilingual services throughout the network.

Workforce Training

Massachusetts' workforce programs include:

- Training for Smaller Manufacturers: Smaller and medium-sized manufacturing firms can take advantage of tailored work force training through the Massachusetts Manufacturing Extension Partnership (Mass MEP). Mass MEP works with these firms to

increase their local and global competitiveness by developing and successfully completing training projects that increase quality, streamline processes, strengthen employee performance, and enhance products.

- The Workforce Training Fund (WTF) provides resources to Massachusetts businesses and workers to train current and newly hired employees. The mission of WTF is to encourage investment in the workforce and improve employee skills.
- Employer Services/Labor Market Information: The Commonwealth's Division of Employment and Training (DET) can provide a business with detailed information on the labor pool within its region so it can hire the skilled employees needed. A firm can also take advantage of DET's resume screening and employee search services when filling job openings

Global Ventures

Massachusetts' jobs and its economic health depend on the ability of the state's businesses to export goods and services. For this reason, the Commonwealth has established a one-stop resource for international business, the Massachusetts Export Center. The Export Center is a cooperative effort of the Massachusetts Office of International Trade and Investment, the Massachusetts Port Authority, the Massachusetts Small Business Development Center, MassDevelopment and the Massachusetts Office of Business Development. From this consortium companies may receive:

- One-on-one Export Counseling.
- Export Workshops, Training Programs and Conferences.
- Overseas Market Research, Statistics and Trade Leads.
- International Marketing Activities, including Trade Missions and Exhibitions.
- Network of International Offices.
- Meetings with International Business Delegations.
- Export Financing.
- International Business Resource Library.
- Bimonthly Newsletter on International Trade Opportunities.

Assistance is also provided through the Massachusetts Office of International Trade and Investment (MOITI). See its web site home page information on upcoming trade missions and lists of events and seminars about doing business in the global market.

Other Resources

The Commonwealth has resources to assist smaller and medium-sized manufacturers to stay competitive and to ensure that their work force has the skills necessary to be re-employed.

- The Workforce Training Fund (WTF) provides resources to Massachusetts businesses and workers to train current and newly hired employees. The mission of WTF is to invest in the workforce and improve employee skills.





- The Massachusetts Small Business Development Centers also provide counseling services, including domestic and international market identification and financial management assistance to manufacturers to stay competitive.
- Firms in related industries can take advantage of the Massachusetts Manufacturing Network Program, which provides technical assistance and funding to help them leverage resources, share information, and accomplish tasks that they could not do on their own.

FINANCIAL ASSISTANCE FOR ENVIRONMENTAL ISSUES

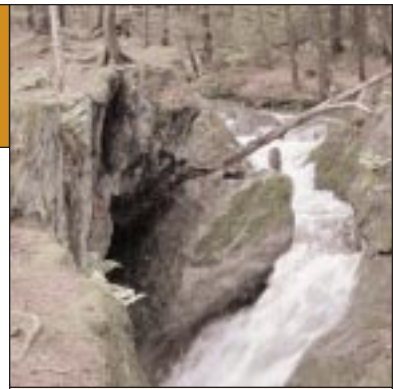
Division of Conservation Services (DCS)

Self-Help Program

- Contact: (617) 626-1015
- Summary: Funds for acquiring land for conservation and passive recreation purposes.
- Eligibility: Municipal Conservation Commissions (a town must have an state-approved Open Space and Recreation Plan to be eligible).
- Match: 52-70% grant of total project cost: level of funding dependent upon the equalized valuation per capita decile ranking of the community. Please note that this is a reimbursement program, not a matching grants program.
- Example: Award to Falmouth to purchase coastal pond property adjacent to larger conservation area.

Urban Self-Help Program

- Contact: (617) 626-1014
- Summary: Funds for acquiring land for public outdoor recreation and/or the renovation or development of public outdoor park and recreation facilities.
- Eligibility: Municipalities: Town must have a state approved Open Space and Recreation Plan to be eligible.
- Match: 52-70% grant of total project cost: level of funding dependent upon the equalized valuation per capita decile ranking of the community. Please note that this is a reimbursement program, not a matching grants program.
- Examples: Funds to the City of Cambridge to convert Danehy Park from a 50-acre landfill to playing fields and open space.

**Department of Environmental Management (DEM)****Lake and Pond Grant Program**

Contact: (617) 626-1353

Summary: Lake and Pond protection, preservation, enhancement, and public access.

Eligibility: Municipalities; co-applications are encouraged from Lake and Pond Associations or Districts, and Watershed Associations.

Match: 50% cash match.

Examples: Controlling non-point pollution; eradicating non-native aquatic plant species; developing lake and watershed management plans.

Recreational Trails Program

Contact: (617) 626-1453

Summary: Construction and improvement of publicly accessible recreational trails.

Eligibility: Municipalities, nonprofit groups, and regional and state agencies.

Match: 20% minimum, in-kind permitted.

Examples: Trail building materials; support of volunteer trail maintenance activities.

Greenways and Trails Demonstration Grants

Contact: (413) 586-8706

Summary: Innovative projects that advance the creation and promotion of greenway and trail networks throughout Massachusetts.

Eligibility: Municipalities, RPAs, and nonprofit organizations.

Match: None required, although encouraged, including in-kind contributions.

Examples: Improving access to rivers and trails, producing greenway and trail brochures, maps, signs, and curricula, and involving community members in greenway and trail planning and implementation.

Urban Forest Planning and Education Grants

Contact: (617) 626-1466

Summary: Funds to build support for the protection and management of community trees and forest ecosystems.

Eligibility: Municipalities and nonprofit groups.

Match: 100%, in-kind allowed.



Examples: Tree inventories that involve residents in data collection; hands-on training to students to observe, plant, and care for trees; workshops and public awareness campaigns; urban environmental analysis (GIS).

Massachusetts Historic Landscape Preservation Grant Program

Contact: (617) 626-1379

Summary: State-funded competitive grant program to support the preservation and restoration of historic landscapes listed or in certain instances eligible for listing on the National Register of Historic Places.

Eligibility: Applicant must be a municipality.

Match: The Program requires a municipal cash match of no less than 30 percent and no more than 48 percent of the total project.

Examples: Inventory, planning, and design activities include the survey of historic landscapes, preservation of historic landscape reports, park user studies etc.; construction activities include stabilization, protection, rehabilitation and restoration projects that are consistent with current planning documents; preservation maintenance activities include those cyclic maintenance activities essential to the long-term protection and preservation of the historic fabric and special features of the site; public education and stewardship activities include workshops, school programs, brochures, signage, and interpretive elements.

Department of Environmental Protection (DEP)

Massachusetts Clean Water State Revolving Fund Program

Contact: (617) 292-5779

Summary: To encourage communities to undertake projects with meaningful water quality and public health benefits, this program offers funds to assist municipalities and wastewater districts in complying with federal and state water quality requirements. The Program provides low-interest loans to finance water quality improvement projects, with particular emphasis on watershed management priorities.

Eligibility: Massachusetts municipalities and wastewater districts.

Examples: Planning and construction of eligible projects, including new wastewater treatment facilities and upgrades of existing facilities; infiltration/inflow correction; wastewater collection systems; control of combined sewer overflows; and non-point source pollution abatement projects, such as landfill capping, community programs for upgrading septic systems (Title 5), and stormwater remediation.



Massachusetts Drinking Water State Revolving Fund Program

Contact: (617) 292-5779

Summary: To encourage communities to undertake projects with meaningful public health benefits, this program provides funds to help municipalities and public water suppliers to comply with federal and state Safe Drinking Water Act requirements. The Program provides low-interest loans to finance construction or improvement of water treatment facilities, as well as enhancement to distribution systems.

Eligibility: Massachusetts municipalities and community water systems with at least 15 residential connections.

Examples: New and upgraded drinking water treatment facilities; projects to replace contaminated sources, new water treatment, or storage facilities; consolidation or restructuring of water systems: project and system activities that provide treatment, or effective alternatives to treatment, for compliance with regulated health standards, such as the Surface Water Treatment Rule, installation or replacement of transmission or distribution systems.

Department of Food and Agriculture (DFA)**Agriculture Preservation Restriction (APR) Program**

Contact: (508) 792-7712

Summary: Through the APR Program, the state offers to pay farmers the difference between the "fair market value" and the "agricultural value" of their farmland in exchange for a permanent deed restriction which precludes any use of the property that will have a negative impact on its agricultural viability.

Eligibility: Farmers owning farms that are five acres or larger.

Examples: Since 1980, deed restrictions have been placed on 468 farms totaling approximately 42,000 acres in 130 towns.

Farm Viability Program

Contact: (413) 529-0873

Summary: This program's purpose is to improve the economic bottom lines and environmental integrity of participating farms through the development and implementation of Farm Viability Plans. Financial agreements are made with participating farms upon the completion of such a plan, which may include either the purchase of an agricultural covenant, by the state for a term of five or ten years, or payment for the implementation of the developed Farm Viability Plan.

Eligibility: Farms of five acres or larger.



**ENVIRONMENTAL AND PRESERVATION ORGANIZATIONS****Alternatives for Communities and Environment (ACE)**

ACE works to achieve environmental justice and solve environmental and public health problems by providing legal and technical support, educational programs, and organizing assistance to community groups throughout New England.

Contact: ACE

2343 Washington Street, 2nd Floor, Roxbury, MA 02119

Phone: (617) 442-3343 Email: www.netcom.com/~psloh

Appalachian Mountain Club (AMC)

The Appalachian Mountain Club promotes the protection, enjoyment, and wise use of the mountains, rivers and trails of the Northeast.

Contact: AMC

5 Joy Street, Boston, MA 02108

Phone: (617) 523-0636 Website: www.outdoors.org

Conservation Law Foundation (CLF)

The Conservation Law Foundation is a New England-based nonprofit environmental advocacy organization, with a staff of 25 professional advocates – attorneys, scientists, economists, and policy experts.

Contact: CLF

62 Summer Street, Boston, MA 02110

Phone: (617) 350-0990 Website: www.clf.org

Environmental League of Massachusetts (ELM)

ELM is an independent, member-based, nonprofit organization established 100 years ago as the Massachusetts Forestry Association. ELM's research, watchdog, and education work reflects the full range of modern environmental issues: pollution, waste disposal and recycling, biodiversity, and toxics.

Contact: ELM

14 Beacon Street, Suite 714, Boston, MA 02108

Phone: (617) 742-2553 Website: www.environmentalleague.org

Historic Massachusetts, Inc.

Historic Massachusetts, Inc. is the statewide non-profit organization dedicated to preserving the Commonwealth's cultural and historic resources through advocacy, education and community revitalization.

Contact: Historic Massachusetts

45 School Street, Boston, MA 02108

Phone: (617) 723-3383

Website: <http://www.historicmass.org/index2.html>

Massachusetts Association of Conservation Commissions (MACC)

MACC provides educational programs, a regular newsletter and numerous publications to keep Conservation Commissioners current on relevant environmental law, science and policy.

Contact: MACC

10 Juniper Road, Belmont, MA 02178

Phone: (617) 489-3930 Website: www.macc1@ma.ultranet.com

Massachusetts Audubon Society (MAS)

The Massachusetts Audubon Society maintains 37 wildlife sanctuaries that are open to the public, protects more than 28,000 acres of conservation land in Massachusetts, conducts educational programs for nearly 150,000 school children each year, and advocates for sound environmental policies at the local, state, and federal levels.

Contact: Massachusetts Audubon Society

208 South Great Road, Lincoln, MA 01773

Phone: 1-800-AUDUBON Website: www.massaudubon.org

The Massachusetts Historical Commission(MHC)

The Massachusetts Historical Commission is the state historic preservation office and is authorized to identify, evaluate and protect the Commonwealth's important historic and archaeological resources.

Contact: The Massachusetts Historical Commission

220 Morrissey Boulevard, Boston, MA 02125

Phone:(617) 727-8470 (800) 392-6090

Website: www.state.ma.us/sec/mhc/mhcidx.htm

Massachusetts Land Trust Coalition

219 Old Concord Rd., Lincoln, MA 01773

(781) 259-9819

Email: mltc@shore.net Website: www2.shore.net/~mltc

Massachusetts Public Interest Research Group (MASSPIRG)

MASSPIRG is a nonprofit, nonpartisan organization dedicated to serving as a watchdog for the state's citizens and environment, with citizen members and a staff of policy specialists.

Contact: MASSPIRG

29 Temple Street, Boston, MA 02111

Phone: (617) 292-4800 Website: www.masspirg.org/masspirg

Massachusetts Watershed Coalition

The Massachusetts Watershed Coalition is a network of organizations committed to the protection, management and enhancement of Massachusetts' rivers and watershed ecosystems.

Contact: Massachusetts Watershed Coalition

12 Mt. Pleasant Avenue, Leominster, MA 01453

Phone: (978) 534-0379

Website: www.ma.ultranet.com/~mwc/contact.html

Museum of Science

The Museum provides science and technology education and programs to individuals, families, and children in New England and around the world.

Contact: Museum of Science

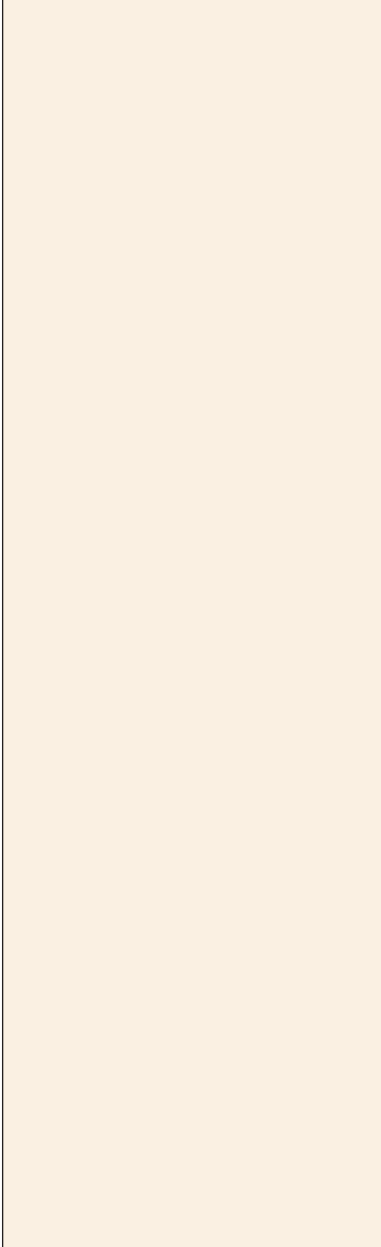
Science Park, Boston, MA 02114

Phone: (617) 723-2500 Website: www.mos.org



Chelsea expands commercial and industrial opportunities

Through its Everett Avenue Urban Revitalization and Development Project, the City of Chelsea is using urban renewal to spur infill development in an underutilized industrial area. For more information contact the city's Department of Planning and Development (617) 889-8233.



The Nature Conservancy (TNC)

The mission of The Nature Conservancy is to preserve plants, animals and natural communities that represent the diversity of life on Earth by protecting the lands and waters they need for survival.

Contact: The Nature Conservancy

205 Portland Street, Suite 400, Boston, MA 02114

Phone: (617) 227-7017 Website: www.tnc.org

New England Aquarium

The mission of the New England Aquarium is to promote, present, and protect the world of water through exhibits, research, conservation, and education.

Contact: New England Aquarium

Central Wharf, Boston, MA 02110

Phone: (617) 973-5200 Website: www.neaq.org

Sierra Club

The Sierra Club promotes conservation of the natural environment by influencing public policy decisions – legislative, administrative, legal, and electoral.

Contact: The Sierra Club

100 Boylston Street, Boston, MA 02116

Phone: (617) 423-5775 Website: www.sierraclubmass.org

The Trustees of Reservations (TTOR)

The Trustees preserve, for public use and enjoyment, landscapes of exceptional scenic, historic, and ecological value in Massachusetts and protect special places across the state.

Contact: The Trustees of Reservations

Long Hill, 572 Essex Street, Beverly, MA 01915

Phone: (978) 921-1944 Website: www.ttor.org

Trust for Public Lands (TPL)

The Trust for Public Lands works with private landowners, government agencies and community groups to protect land for recreation and conservation purposes.

Contact: Trust for Public Lands

33 Union Street, 4th Floor, Boston, MA 02108

Phone: (617) 367-6200 Website: www.tpl.org

Union of Concerned Scientists (UCS)

The Union of Concerned Scientists is an independent nonprofit alliance of citizens and scientists across the country. Its core groups of scientists and engineers collaborate on technical studies regarding renewable energy options, the impacts of global warming, the risks of genetically engineered crops, and other related topics.

Contact: Union of Concerned Scientists

2 Brattle Square, Cambridge, MA 02238

Phone: (617) 547-5552 Website: www.ucsusa.org/resources/index.html

The Watershed Institute

The mission of The Watershed Institute is to protect and restore urban ecosystems through education, research and outreach.

Contact: The Watershed Institute

Boston College

163 Higgins Hall, Chestnut Hill, MA 02467

Phone: (617) 868-2762 Website: www.bc.edu/watershed

Financial Assistance for Economic DevelopmentEconomic Development Incentive Program (EDIP)

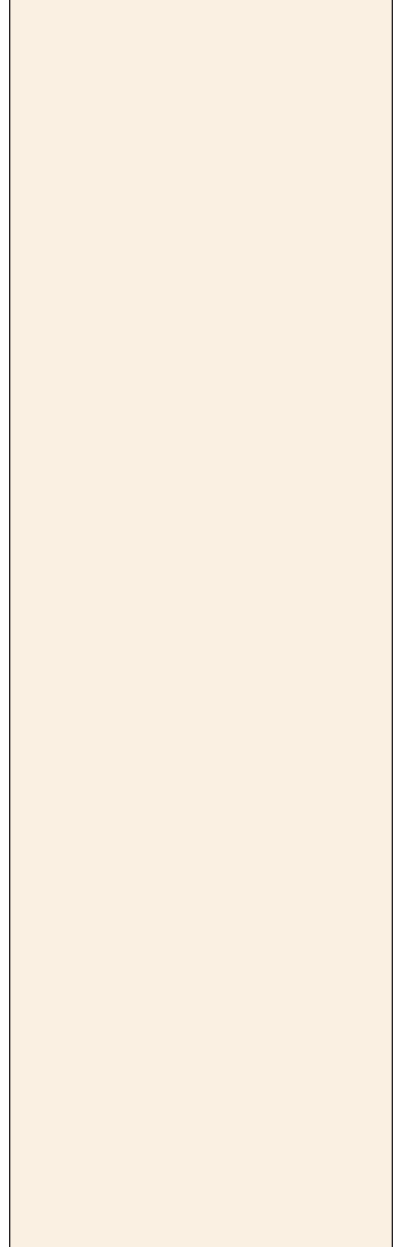
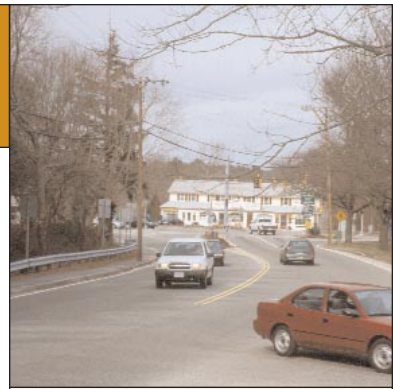
The EDIP Program was created to stimulate economic development in distressed areas, attract new businesses, and encourage existing businesses to expand in Massachusetts. Thirty-six Economic Target Areas are designated throughout Massachusetts. Within ETAs, Economic Opportunity Areas of particular economic need and priority are further defined. Businesses that undertake certified projects within Economic Opportunity Areas qualify for additional investment incentives:

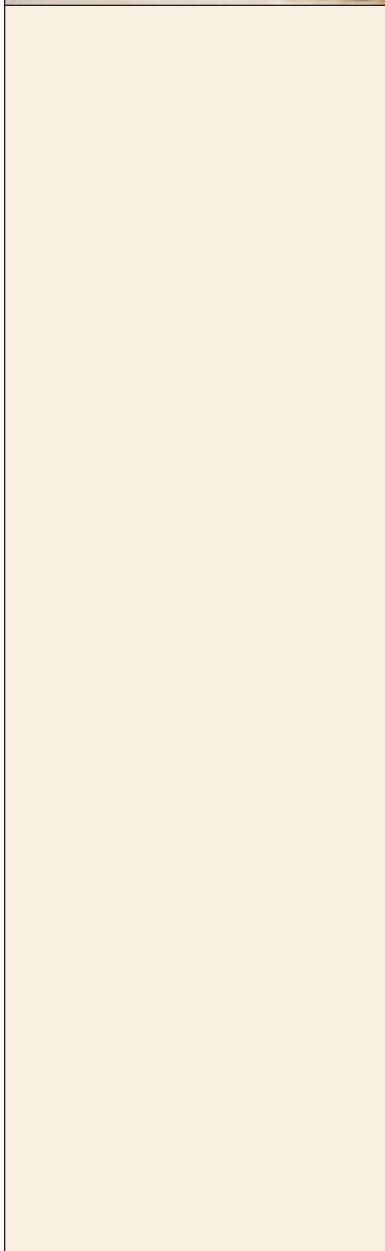
- 5% Investment Tax Credit for Certified Projects.
- 10% Abandoned Building Tax Deduction within designated areas.
- Municipal Tax Benefits (Tax Increment Financing or Special Assessments on Property Values).
- Priority for state capital funding.

Other Sources of Public Funding

The Commonwealth has both debt and equity funding to finance business growth. Businesses can contact a Project Manager to review the company's needs. Financing for plant and equipment can be secured through several programs:

- The Emerging Technology Fund is designed to be a catalyst for economic growth for technology-based companies. The fund is designed to stimulate increased financing for new manufacturing, research and development and equipment purchases by complementing traditional lenders with direct loans and guarantees.
- The Equipment Lease/Purchase Program provides manufacturers, non-profit institutions and environmental enterprises with a low-cost alternative for financing \$300,000 or more in new equipment needs.
- Tax-exempt Industrial Development Bonds are available for manufacturers undertaking capital expansion projects, new equipment purchases and facility expansion projects.
- The Taxable Industrial Development Bond (IDB) Program Taxable IDBs are available for the costs associated with industrial and commercial capital expansion, including manufacturing, warehouse and distribution, economic development, and research and development projects. Taxable IDBs can also be used to refinance existing asset based debt and, in some cases, for working capital. There are no size restrictions on taxable bonds.





- Tax-Exempt or Taxable Bond Financing for Environmental Projects can provide direct cost savings to the borrower in the form of lower interest rates and flexible borrowing terms for environmental projects.
- Direct Loan/Guarantee Programs exist for private companies, municipalities, non-profit institutions and community development corporations, provided that said projects meet public purpose criteria (as required by statute). Transactions that benefit inner city neighborhoods or are located in designated Economic Target Areas are given priority.
- The Commonwealth's Capital Access Program streamlines access to bank loans for small Massachusetts businesses. The Program guarantees loans of up to \$500,000 with participating banks throughout the Commonwealth.
- Working Capital for Exports: The Export Finance Guarantee Fund may work with a bank to provide a business with the working capital to buy materials and meet payroll. Security is provided to private lenders who may be reluctant to fund export ventures.
- The Trust provides financial consulting, working capital, and equipment loans and guarantees to small and medium-sized manufacturing firms.
- The Massachusetts Small Business Development Centers are a major provider of counseling services to small business and can work with a company in securing federal Small Business Administration (SBA) loans.
- Minority owned Businesses: If a business is in an urban or economically disadvantaged area, it can also secure working capital through the Urban Initiative Fund. Massachusetts also has programs for working capital loans through several revolving pools including the Economic Development Fund and the Massachusetts Community Capital Fund.

Sources of Private Funding

Massachusetts is home to many private venture capital firms. Working in tandem with these private firms are additional public resources that can open up new doors to venture capital.

Programs include:

- Second stage venture capital financing for high-tech firms with growth potential that possesses proprietary or new technology.
- High-risk mezzanine capital for young, rapidly growing companies.
- Later stage capital to companies on the verge of accessing public capital markets.
- Equity investments in minority owned companies and smaller businesses, targeted through the Venture Capital Fund.
- The Venture Capital Forum, organized through MOBD in conjunction with the MIT Technology Capital Network, also provides young companies with an audience of potential venture capital investors.

STATISTICAL DATA APPENDIX

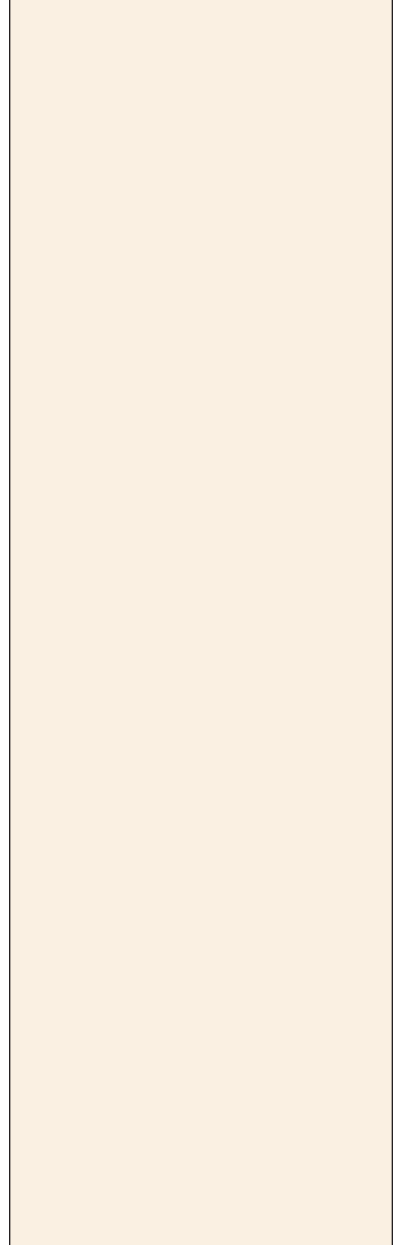
Key Economic Indicators: from the Massachusetts Department of Economic Development

- Labor Market Information: from the Massachusetts Division of Employment and Training www.detma.org
- The Beige Book from the Federal Reserve Bank summarizes the economic conditions of the area covered by the Federal Reserve Bank of Boston. Choose the most recent date in the Boston region. <http://www.federalreserve.gov/FOMC/BeigeBook/2000/>
- New England Economic Indicators from the Federal Reserve Bank of Boston is a monthly publication that has a large variety of economic statistics for each of the New England States and the U.S. www.bos.frb.org/economic/nee/nee.htm
- Various regional publications by the Federal Reserve Bank of Boston which include Massachusetts data. www.bos.frb.org/genpubs/catalog.htm
- New England regional data from the Bureau of Labor Statistics that includes data on Massachusetts. Includes employment, wages and consumer prices <http://www.bls.gov/ro1news.htm>
- U.S. Bureau of Economic Analysis. Click the links under the "Regional" section for information on Massachusetts' gross state product and personal income <http://www.bea.doc.gov/>
- U.S. Census Bureau. Contains a variety of information about Massachusetts through this site including information on population, poverty, employment, business establishments, income, housing, and all other census information. Be sure to see the State Profile and the Statistical Abstract of the United States. <http://www.census.gov/>

Local Data

Types of information on Massachusetts's municipalities that are available on the Internet include:

- Municipal Employment Data: Comprehensive annual data on employment, unemployment, labor force, wages and the number of businesses in municipalities. Published by the Massachusetts Division of Employment and Training <http://www.detma.org/lmi/local/local.htm>
- Municipal Tax Rates and Local Financial Data: the most up-to-date source for local financial and tax information published by the Massachusetts Department of Revenue <http://www.state.ma.us/dls/mdm.htm>
- Labor force / Unemployment Rate: Includes monthly data. Published by the Massachusetts Division of Employment and Training. <http://www.detma.org/lmi/laus/monthly/>
- Employment in Industries: A more detailed look at various industries. Published by the Massachusetts Division of Employment and Training. <http://www.detma.org/lmi/lmi.htm#202>





ADDITIONAL RESOURCES AND TOOLS

APPENDIX
CC-25

- Commonwealth Communities: A page maintained on the central state government server that links to all local data relating to specific municipalities. <http://www.magnet.state.ma.us/cc/>
- Massachusetts Electronic Atlas <http://massatlas.hcl.harvard.edu/>
- MISER at University of Massachusetts - Amherst

TRANSPORTATION RESOURCES

Executive Office of Transportation and Construction

10 Park Plaza, Room 3170, Boston, MA 02116

Phone: (617) 973-7800 Fax: (617) 523-6454

Massachusetts Highway Department

10 Park Plaza, Room 3510, Boston, MA 02116

Phone: (617) 973-7800 Fax: (617) 973-8040

Massachusetts Highway Department

Bureau of Transportation Planning and Development

10 Park Plaza, Room 4150, Boston, MA 02116

Phone: (617) 973-7313 Fax: (617) 973-8035

MassHighway Districts

District One

270 Pittsfield Road, Lenox, MA 02140

Phone: (413) 637-1750 Fax: (413) 637-0309

District Two

811 North King Street, Northampton, MA 01060

Phone: (413) 584-1611 Fax: (413) 584-8194

District Three

403 Belmont Street, Worcester, MA 01604

Phone: (508) 929-3800 Fax: (508) 799-9763

District Four

519 Appleton Street, Arlington, MA 02476

Phone: (781) 641-8300 Fax: (781) 646-5115

District Five

1000 County Street, Taunton, MA 02780

Phone: (508) 824-6633 Fax: (508) 880-6102

ADDITIONAL TOOLS

Communities may want to consider using the following tools for facilitation exercises when several issues of similar priority will affect direction of outcomes:

Decision Matrix:

A decision matrix has four basic elements:

- The set of options under consideration,
- The set of criteria to evaluate the options,
- Numerical weights on each of the criteria, and
- Numerical assessments on how well each option satisfies each criterion.

Each numerical assessment is multiplied by the criterion's numerical weight to produce a score; the scores for all the criteria are then summed to produce a total score for the option. Options may then be compared based upon their total scores.

Assigning the numbers to weight the criteria and to assess the options requires judgment and, if a group process is used, a means of reaching agreement among the group. To help ensure that the criteria are weighted impartially, their numerical weights should be assigned before the options are assessed.

Identify the criteria that are appropriate to evaluate the options, i.e., quick to implement, easily accepted by users, minimal impact on adjacent communities, no impact on water quality, etc. Each person in the group lists the criteria on a sheet of paper. Each person rank orders the five criteria by distributing the value 1.0 among the criteria. The value for each person for each criteria are totaled to get the entire weight for a given criteria. Discuss the overall ranking. Does it make sense to the group as a whole? If not, is there another criterion that should be included? Can the group agree on how to adjust the weights?

Each of the options is rank ordered by using a nominal group voting process or the voting dot process. Then create a matrix in which each criterion is listed across the top of the page and each option is listed down the left column. Each member of the group ranks from one to the total number of options each option against each criterion. A new matrix is created which places the total rank (add the points from each member of the group) for each option appears in the box. Then multiply that number by the weight previously established for the criterion. Total the boxes along each row in the right most box. The options are now ranked given the decision criteria. If the group agrees, the plan moves forward.





Key issues:

- This technique is fairly easy to understand; however, it may lead to a lot of contention about numbers assigned to assess options and weight criteria. However, the consensus method of identifying the weights often takes the contention out of the process since the weight that each person places on a option is included in the total.
- An option may receive a high total score if it does very well on some criteria, even though it "fails" (receives a very low number) on other criteria. Minimum "passing" numbers for each criterion may be needed to ensure that the option is a good choice.
- The decision matrix is somewhat mechanical. It should be a tool for helping to structure how decisions are made. Because single scores are produced for each option, the scores may be treated as the "bottom line," not as guides. It is important for the group to discuss whether the outcome makes sense in light of all of the information considered. If not further discussion is needed.

Charting the Options' Pros and Cons

A chart can be used to summarize the pros and cons of each option or strategy. "Pros and cons" can also be thought of as "benefits and costs," but benefits and costs should be interpreted broadly, not just as dollar profit or loss. In estimating pros and cons of options, the difficulty of carrying out an option should be taken into account.

Charting pros and cons can be done as a small group or an individual activity. The nature and the probable magnitude of pros and cons should be recorded. Estimates of the magnitude of pros and cons can be based on judgment, using descriptors such as "a great deal" or "very little" that can be converted to numerical scales (e.g., from 1 to 5). Or the magnitude of pros and cons can be estimated using formal analytic techniques and models, such as regional economic impact models. In the latter case, the estimates probably will need to be done by someone recognized for his/her expertise and neutrality.

Key issues:

- To be useful, the magnitude of the pros and cons will need to be estimated, but the estimates may be highly uncertain and controversial.
- It may feel like comparing "apples and oranges" to weigh the pros and cons of different options. Sometimes it is.

Options should be sorted; both by the goals they are meant to achieve, and also by whether they are "low investment" or "high investment." Low-investment options with high payoffs are usually winners; high-investment options with low payoffs are usually losers. The others will require more thought.

